

AMENDMENTS

In the Claims

No claims have been amended.

Claims 1-9, 19-25, and 27 are pending and are listed following:

1. **(previously presented)** An electronic billing statement presented as a user interface (UI), the electronic billing statement comprising:

a first component hosted by a financial service center on a Web server, the first component to navigate the user interface (UI) and invoke one or more functions of the financial service center; and

a second component hosted by a third-party, the second component to provide detailed billing information from a biller to a user of the financial service center on the Web server.

2. **(original)** An electronic billing statement according to claim 1, wherein the second component is only provided to the user upon verification of user authorization to receive the detailed billing information.

3. **(original)** An electronic billing statement according to claim 2, wherein the first component provides summary billing information.

1 4. **(original)** An electronic billing statement according to claim 3,
2 wherein the financial service center receives batch bill information along with
3 authentication strings from the biller.

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5 5. **(original)** An electronic billing statement according to claim 4,
6 wherein the authentication strings are sent to the third-party to authorize delivery
7 of the second component.

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9 6. **(previously presented)** An electronic billing statement according
10 to claim 1, wherein each of the financial service center and the third-party
11 independently create the electronic billing statement on the Web server.

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13 7. **(previously presented)** An electronic billing statement according
14 to claim 1, wherein the electronic billing statement is comprised of a plurality of
15 executable instructions sent from the financial service center and the third-party
16 for rendering in a browser executing on a user computing system.

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18 8. **(previously presented)** A storage medium comprising a plurality
19 of executable instructions which, when executed, render an electronic billing
20 statement according to claim 1.

1 **9. (original)** A network facilitating electronic bill payment and
2 presentment to consumers, the network comprising:

3 a financial service center, providing a common network address where
4 consumers can review and pay bills from a number of billers, to host at least a
5 subset of a billing statement for review by a requesting user; and

6 a third-party server, coupled to the financial service center, to provide bill
7 summary information to the financial service center, which securely and
8 imperceptibly redirects the user to the third-party server which hosts at least a
9 subset of the billing statement comprising detailed billing information.

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11 **10-18. (canceled)**

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13 **19. (previously presented)** An electronic bill presentment and
14 payment (EBPP) system comprising:

15 one or more servers, coupled to a data network, through which billers and
16 consumers access the EBPP system; and

17 a secure third-party development platform via which authorized third-party
18 content developers can develop content for publication via the EBPP system for
19 posting to users of the EBPP system on the one or more servers.

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21 **20. (previously presented)** An EBPP system according to claim 19,
22 wherein the secure third-party development platform comprises a validation agent
23 to automatically test and certify that the content developed by a third-party content
24 developer is robust and will not harm production servers.
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2 **21. (original)** An EBPP system according to claim 20, further
3 comprising:

4 a production server, to receive validated third-party content; and

5 a simulation agent, to automatically perform load testing on the validated
6 third-party content.
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9 **22. (previously presented)** An EBPP system according to claim 21,
10 wherein third-party content that passes load testing is promoted from the secure
11 third-party development platform to the one or more servers for access and use by
12 the users.
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1 **23. (previously presented)** A method for validating third-party
2 developed content for publication through an electronic bill presentment and
3 payment (EBPP) system, the method comprising:

4 receiving third-party developed content for posting to users of the EBPP
5 system;

6 reading the received third-party developed content to identify logical,
7 syntactical or security errors;

8 promoting only that content for which no errors are identified for
9 publication on one or more servers comprising the EBPP system; and

10 issuing instructions to a requesting user to render a billing statement as a
11 user interface, wherein the billing statement reflects the third-party developed
12 content, while one section of the billing statement is hosted by the one or more
13 servers, while another section of the billing statement is hosted by a third-party
14 server.

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16 **24. (original)** A method according to claim 23, wherein promoting
17 the content comprises:

18 posting validated third-party content to a production server; and

19 simulating consumer load on the validated third-party content to ensure that
20 the content will perform under load.
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1 **25. (previously presented)** A method according to claim 24, further
2 comprising posting third-party content from the production server to the one or
3 more servers providing a consumer interface to the EBPP system upon verification
4 that the third-party content will perform under consumer load.

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6 **26. (canceled)**

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8 **27. (previously presented)** A method according to claim 23,
9 wherein the third-party server is hosted by a biller.

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11 **28. (canceled)**
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